AMENDMENTS TO THE CLAIMS

1.   (Previously Presented) A method for storing and retrieving consumer-transaction information, the method comprising the following steps:

(a)   during a first transaction by a consumer at a first merchant, capturing transaction information regarding said transaction from a card presented by said consumer identifying said consumer but lacking memory updated to record said first transaction;

(b)   storing captured said transaction information on a server; and

(c)   applying captured said transaction information to a second transaction involving said consumer at a second merchant not required to be associated with said first merchant.

2.   (Previously Presented) The method of claim 1, further including, prior to step (c) a step of identifying said consumer in a transaction at said second merchant.

3.   (Previously Presented) The method of claim 1, further including prior to step (c) a step of communicatively coupling said first merchant, said second merchant, and said server via an internet.

4.   (Previously Presented) The method of claim 1, wherein step (a) includes capturing consumer information at said first merchant.

5.   (Previously Presented) The method of claim 1, wherein step (a) includes capturing consumer loyalty information at said first merchant.

6.   (Previously Presented) The method of claim 1, wherein step (b) includes storing captured said transaction information on a server external to said first merchant.

7.   (Previously Presented) The method of claim 1, wherein step (b) includes forwarding captured said transaction information to said server.

8.   (Previously Presented) The method of claim 1, wherein step (c) includes applying captured said transaction information to a transaction involving said consumer at a second merchant and initiated by a browser on a personal computer connected to the internet.

9.   (New) The method of claim 1, wherein said captured transaction information comprises a discount offer.

10.   (New) The method of claim 9, the act of applying said transaction information further comprising reducing a cost of a purchased item according to said discount offer.

11. (New) The method of claim 1, wherein said consumer uses a first method of payment at said first merchant and a second, different, method of payment at said second merchant.

12. (New) The method of claim 11, wherein said first and second payment methods utilize a first credit instrument and a second credit instrument, respectively.

13. (New) A method for tracking a consumer, the method comprising:
identifying the consumer at a first merchant;
presenting an offer to the consumer at the first merchant, based on said identification;
identifying the consumer at a second merchant; and
applying the offer during a transaction at the second merchant.

14. (New) A method according to claim 13, wherein the act of presenting an offer to the consumer includes presenting a coupon to the consumer.

15. (New) A method according to claim 13, further comprising determining that the consumer accepts the offer.

16. (New) A method according to claim 13, wherein the offer is not associated with the first merchant.

17. (New) A method according to claim 13, wherein the customer uses a first payment method at the first merchant and a second, different payment, at the second merchant.

18. (New) A method according to claim 13, wherein the act of applying the offer during a transaction comprises reducing a price of an item purchased during the transaction.

19. (New) A method according to claim 13, wherein the act of identifying the consumer at a first merchant includes receiving data from a first point of sale platform.

20. (New) A method according to claim 19, wherein the act of identifying the consumer at a second merchant includes receiving data from a second point of sale platform.

21.   (New)   A method according to claim 13, wherein the act of presenting the offer to the consumer includes displaying the offer on a point of sale platform.

22.   (New)   A computer program product for tracking a consumer, the computer program product comprising a computer readable medium encoded with a program module, the program module including instructions directing a processor to:

identify the consumer at a first merchant;

present an offer to the consumer at the first merchant, based on said identification;

identify the consumer at a second merchant; and

apply the offer during a transaction at the second merchant.

23.   (New)   A computer program product according to claim 22, wherein the instructions directing the processor to present an offer to the consumer includes instructions directing the processor to present a coupon to the consumer.

24.   (New)   A computer program product according to claim 22, wherein the offer is not associated with the first merchant.

25.   (New)   A computer program product according to claim 22, wherein the consumer uses a first payment method at the first merchant and a second, different payment, at the second merchant.

26.   (New)   A computer program product according to claim 22, wherein the instructions directing the processor to identify the consumer at a first merchant includes instructions directing the processor to receive data from a first point of sale platform.

27.   (New)   A computer program product according to claim 22, wherein the instructions directing a processor to identify the consumer at a second merchant include instructions directing the processor to receive data from a second point of sale platform.

28.   (New)   A computer program product according to claim 22, wherein the instructions directing the processor to present the offer to the consumer include instructions directing the processor to display the offer on a point of sale platform.

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29.   (New)   A system for tracking a consumer comprising:

a first point of sale platform operable to conduct a first transaction between said consumer and a first merchant;

a computer coupled to the first point of sale platform, the computer operable to identify the consumer and present an offer to the consumer at the first merchant; and

a second point of sale platform coupled to the computer and operable to identify the consumer at a second merchant and apply said offer to a second transaction between said consumer and a second merchant.

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